

**Information to identify the case:**

Debtor 1	<u>Robinson Rosario</u>	Social Security number or ITIN	xxx-xx-4734
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-26982-VFP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robinson Rosario

12/26/24

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robinson Rosario  
Debtor

Case No. 19-26982-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 26, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2024:

Recip ID	Recipient Name and Address
db	+ Robinson Rosario, 179 Cambridge Avenue, Garfield, NJ 07026-3341
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518465752	+ Damaris Rosario, 179 Cambridge Avenue, Garfield, NJ 07026-3341

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 26 2024 21:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 26 2024 21:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Dec 26 2024 21:25:12	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518443559	+ EDI: CAPITALONE.COM	Dec 27 2024 02:13:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
518443556	EDI: DISCOVER	Dec 27 2024 02:13:00	Discover Fincl Svc Llc, Po Box 15316, Wilmington, DE 19850-5316
518452604	EDI: DISCOVER	Dec 27 2024 02:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518443560	Email/Text: BNSFS@capitalsvcs.com	Dec 26 2024 21:29:00	First Savings Credit Car, 500 E 60th St N, Sioux Falls, SD 57104
518443554	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 26 2024 21:29:00	Freedom Mortgage, PO Box 50485, Indianapolis, IN 46250-0485
518560034	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 26 2024 21:29:00	Freedom Mortgage Corporation, 11988 Exit 5 Pkwy Bldg 4, Fishers, IN 46037-7939
518443558	EDI: JPMORGANCHASE	Dec 27 2024 02:13:00	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850
518503061	+ Email/Text: RASEBN@raslg.com	Dec 26 2024 21:29:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518443562	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 26 2024 21:30:00	Midland Funding LLC, 320 East Big Beaver, Troy, MI 48083-1238
518443563	EDI: PRA.COM	Dec 27 2024 02:13:00	Portfolio Recovery, 120 Corporate Blvd Suite 100, Norfolk, VA 23502
518537211	EDI: PRA.COM		

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		Dec 27 2024 02:13:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518531078	EDI: PRA.COM	Dec 27 2024 02:13:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518465751	Email/Text: signed.order@pfwattorneys.com	Dec 26 2024 21:28:00	Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054
518444354	^ MEBN	Dec 26 2024 21:25:18	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518443561	+ EDI: SYNC	Dec 27 2024 02:13:00	Synchrony Networks, PO Box 965036, Orlando, FL 32896-5036
518443557	+ Email/Text: signed.order@pfwattorneys.com	Dec 26 2024 21:28:00	Theologia Papadelias, Pressler, Felt & Warshaw, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
518443555	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 26 2024 21:29:00	Toyota Motor Credit Corp, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634
518508617	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 26 2024 21:29:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com matthew.fissel@brockandscott.com
Matthew K. Fissel	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com

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Melanie Carmela Grimes

on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com

Roman Akopian

on behalf of Debtor Robinson Rosario romanakopian.law@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

William M.E. Powers

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

TOTAL: 10